STATE OF MARYLAND,

FREDERICK COUNTY, to-wit:

I hereby certify that the aforegoing is a true copy of the Original Deed Of Trust between Frank G. Emerson and Pamala G.S. Emerson, his wife, and Ryan Financial Services, Inc.

as Recorded in Liber 1078 Folio 246 one of the Land Records of Frederick County, Maryland.

Clerk of the Circuit Court for Frederick County, Maryland